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February 27, 2002

VIA EXPRESS MAIL

Commissioner for Patents
Washington, D. C. 20231

Re: US Patent Application
Title: InterNetLC Documentary Letter of Credit
Internet Trade Transaction and Settlement System
Inventor: Dunlop
Serial No.: 09/881,032
Filing Date: June 15, 2001
Conf. No.: 7815
File No. 48288.002

Dear Sir:

We hereby submit the following documents concerning the referenced patent application:

1. Petition for Extension of Time;
2. Fee Transmittal Form for FY 2002 (PTO/SB/17);
3. Notice to File Missing Parts of Nonprovisional Application (copy);
4. Response to Notice to File Missing Parts of Nonprovisional Application;
5. Declaration and Power of Attorney;
6. Submission of substitute specification (56 pages), including Appendix no. 1, Abstract, 6 independent claims and 6 total claims;
7. Submission of substitute drawings (179 pages);
8. Check No. 223991 for \$ 911.00 for the Petition, surcharge and additional claims fees;
and
9. Postage-paid postcard acknowledging receipt of this letter and the foregoing.

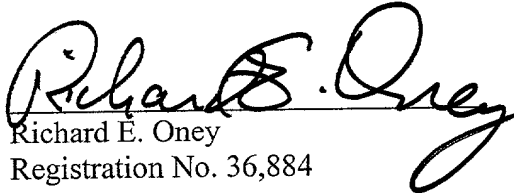
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Commissioner for Patents
February 27, 2002
Page 2

The Commissioner is hereby authorized to charge any additional fee required or credit any overpayments to Deposit Account No. 060590.

Respectfully submitted,

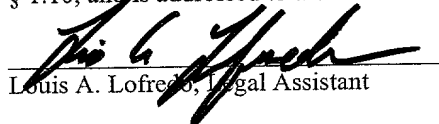
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By 
Richard E. Oney
Registration No. 36,884

Express Mail Label No. EL806902606US

Date of Deposit February 27, 2002

I hereby certify that this paper and all documents and any fee referred to herein are being deposited on the date indicated above with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10, and is addressed to the Commissioner for Patents, Washington, D.C. 20231.

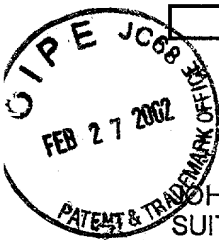

Louis A. Lofredo, Legal Assistant

2/27/02
Date of Signature



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov



APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/881,032	06/15/2001	John William Dunlop	UNK

JOHN W. DUNLOP
SUITE A
5330 NAPA STREET
SAN DIEGO, CA 92110

CONFIRMATION NO. 7815

FORMALITIES LETTER



OC00000000649373

Date Mailed: 08/29/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- Total additional claim fee(s) for this application is \$120.
 - \$120 for 3 independent claims over 3 .
- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 185.

03/07/2002 MBERHE 00000125 09881032

01 FC:205
02 FC:20265.00 OP
126.00 OP

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

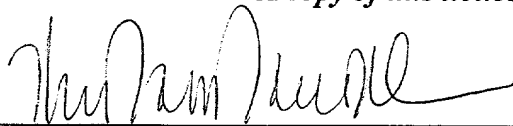
The required item(s) identified below must be timely submitted to avoid abandonment:

- A substitute specification in compliance with 37 CFR 1.52 because:
 - Papers contain improper margins. *Each sheet must have a left margin of at least 2.5 cm (1") and top, bottom and right margins of at least 2.0 cm (3/4")*
- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

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A copy of this notice MUST be returned with the reply.



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Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY

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